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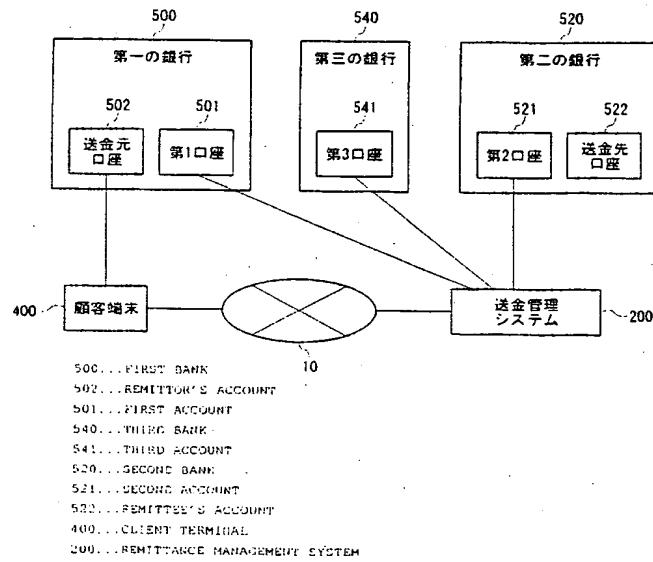
(81) 指定国(国内): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZM, ZW.

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[続葉有]

(54) Title: REMITTANCE MANAGEMENT SYSTEM

(54) 発明の名称: 送金管理システム



(57) Abstract: A remittance management system for managing/instructing remittance so that the costs of money transfer between banks to the client and banks may be lowered. When a sender client remits money from the account (502) of the sender client to the account (522) of a recipient client, the sender client transfers the money to an account (501), not remitting it. When the system confirms the transfer, the system transfers money, not from the account (501), but from the account (521) to the account (522). The balance of the account (501) is supplemented by transfer or debt by the system. Integration of transactions (for single money transfer) and a change of cash flow (from inter-bank transfer to intra-bank transfer) are conducted while check of cost tradeoff is being made.

[続葉有]

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/JP02/00309

A. CLASSIFICATION OF SUBJECT MATTER
Int.Cl⁷ G06F17/60

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
Int.Cl⁷ G06F17/60

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
Jitsuyo Shinan Koho 1922-1996 Toroku Jitsuyo Shinan Koho 1994-2002
Kokai Jitsuyo Shinan Koho 1971-2002 Jitsuyo Shinan Toroku Koho 1996-2002

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	JP 2000-242696 A (Kabushiki Kaisha Sanwa Ginko), 08 September, 2000 (08.09.00), Par. Nos. [0024] to [0029] (Family: none)	1,2,20
X	JP 11-126231 A (NTT Data Corp., et al.), 11 May, 1999 (11.05.99), Fig. 2 (Family: none)	1,20
X	WO 97/19427 A1 (Citybank, N.A.), 29 May, 1997 (29.05.97), Fig. 23 & AU 703984 B & EP 0865642 A2	12,14,15,16, 22
	& CA 2236046 A & US 5774553 A	

Further documents are listed in the continuation of Box C.

See patent family annex.

"A"	Special categories of cited documents: document defining the general state of the art which is not considered to be of particular relevance	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"B"	earlier document but published on or after the international filing date	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O"	document referring to an oral disclosure, use, exhibition or other means		
"P"	document published prior to the international filing date but later than the priority date claimed	"&"	document member of the same patent family

Date of the actual completion of the international search 16 April, 2002 (16.04.02)	Date of mailing of the international search report 21 May, 2002 (21.05.02)
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Name and mailing address of the ISA/ Japanese Patent Office	Authorized officer
Faxsimile No.	Telephone No.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/JP02/00309

C(Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	JP 9-147043 A (Glory Ltd.), 06 June, 1997 (06.06.97), Par. No. [0023] (Family: none)	16,22
A	LARGE, Jack. "How to save money on cross-border payments." Corporate Finance, Vol.138, 1996.05. Sections of "Minimizing bank charges" and "Clearing-house intermediaries"	1-16,20-22

INTERNATIONAL SEARCH REPORT

International application No.

PCT/JP02/00309

Box I Observations where certain claims were found unsearchable (Continuation of item 1 of first sheet)

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1. Claims Nos.: 17-19
because they relate to subject matter not required to be searched by this Authority, namely:
The subject matter substantially relates to a service for remittance described abstractly at a level of practical procedure and relates to a method of doing business (Rule 67.1(iii)). Therefore the inventions do not involve any substantial technical feature (in the field of information communication)
2. Claims Nos.:
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:
3. Claims Nos.:
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

Box II Observations where unity of invention is lacking (Continuation of item 2 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

1. As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
2. As all searchable claims could be searched without effort justifying an additional fee, this Authority did not invite payment of any additional fee.
3. As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:
4. No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:

Remark on Protest

The additional search fees were accompanied by the applicant's protest.

No protest accompanied the payment of additional search fees.

INTERNATIONAL SEARCH REPORT

International application No.

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Continuation of Box No. I-1 of continuation of first sheet(1)

technology). (The inventions of the other claims relate to mere expression of such a method nominally as "a system" or "a program.)